

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor : Orcutt, Laura Lee
Serial No. : 10/699,552
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Examiner : Elisca, Pierre Eddy
Title : EXPRESS CHECK CONVERSION
10 Attorney Docket No. : WELL0036

October 2, 2007

Commissioner for Patents
15 Mail Stop - Response
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RESPONSE TO NON-FINAL OFFICE ACTION

20 Sir:

This is a Response to the non-final Office Action, dated 4 April 2007, for the above-identified patent application. Applicant requests favorable consideration of the below submitted remarks as follows:

25 A **Listing of Claims** begins on page 2 of this paper.

Remarks begin on page 19 of this paper.

The Commissioner is authorized to charge any fees due and credit any overpayments to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.